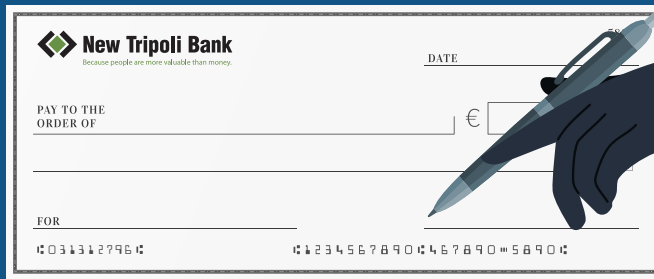


WHAT TO DO WHEN YOUR CHECKS ARE ALTERED



Don't beat yourself up! Anyone can fall victim to fraud and you shouldn't feel stupid for being targeted by criminals. New Tripoli Bank is ready to help ensure your money and identity are kept safe from scammers.

- 1 Contact your bank and alert them that your personal financial information has been stolen.
- 2 Create a list of outstanding checks or any regular incoming or outgoing payments. You will need this information when you open a new account.
- 3 Visit your bank to close old accounts. New Tripoli Bank customer service representatives are trained to help customers close accounts that have been targeted by fraud and open new ones.
- 4 File a police report with your local police department.
- 5 Go to USPS.com to report stolen mail to the United States Postal Service or contact the U.S. Postal Inspector's Office by calling 1-877-876-2455.

What is Check Washing?

In order to cash stolen checks, criminals need to remove the intended payee's name and dollar amount from the check. They chemically "wash" the check to remove the name and amount, replacing it with their name and a new amount.

How Is Someone Recreating My Checks?

Fraudsters will steal your checks out of the mail and copy them onto check paper, mimicking the look of a legitimate check with your account number and bank's routing number. They then put their name and a dollar amount on the check before cashing it for themselves.

Where Can I File Complaints?



Consumer Financial Protection Bureau (CFPB)

Complaints can be filed with the CFPB at www.consumerfinance.gov/complaint/

The CFPB hears complaints about deposit accounts, credit cards, debt collection, and more.

You will be asked for dates, dollar amounts, and communications relevant to your complaint. You are allowed to attach documentation to prove your case.



Federal Reserve Board (FRB)

Complaints about financial institutions can be filed with the FRB at

forms.federalreserveconsumerhelp.gov/secure/complaint/formComplaintIntro.html

You will be asked for identifying information, information on the financial institution you are reporting, and an explanation of how you feel your issue can be resolved.



Federal Trade Commission (FTC)

You can report scams to the FTC at reportfraud.ftc.gov/

You will be asked to provide information including how much money the scammer was paid, how the money was sent, the dates when money was sent, and how you were contacted.